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ABSTRACT

The document contains theoretical and practical information to aid social studies classroom teachers as they develop and implement consumer education programs. The monograph is presented in three major sections. Section I illustrates the kinds of theoretical content the author believes are appropriate for a school consumer education program. Suggested topics are consumer behavior, personal economics, the consumer in the economic system, government role, and the consumer in the marketplace. Section II offers suggestions for teaching consumer education. One activity is described for each of the primary grades and two activities are described for use at the junior high school and senior high school levels. Activities involve students in identifying and explaining terms, problems, and concepts in the primary grades, taking fill-in-the-blank tests and comparing prices in junior high school, and reading and analyzing economic materials at the senior high school level. For each activity information is presented on performance objectives, instructional materials needed, and definitions. Descriptions of the activities are given, also. Section III presents an annotated listing of 25 consumer education resources in the Educational Resources Information Center (ERIC) System. (DB)

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ENHANCING SOCIAL STUDIES INSTRUCTION THROUGH CONSUMER EDUCATION

by

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Preface

We are all consumers. Unless we choose to live in a cave, eschewing garments and subsisting on roots and berries, we will consume products and services every day of our lives. In the process, we will spend by far the best part of a lifetime's earnings. Yet formal education traditionally has offered little in the way of preparation for becoming a proficient, efficient consumer. Certainly a degree in economics does not in itself equip one to spend and consume wisely, any more than a pediatrician is automatically equipped to be a good parent. What we know about prudent consuming was generally learned in homely fashion at the knees of our elders: "Waste not, want not"; "A penny saved is a penny earned"; "Penny wise, pound foolish"; "Use it up, wear it out, make it do, or do without."

All that is changing, however. Our growing awareness of the rights and responsibilities of consumers has had a profound impact on our schools, and teachers are finding themselves hard pressed to respond adequately to the increasing demand for consumer education in the classroom. We hope that this paper--one of many ERIC/ChESS-SSEC publications designed to give practical help to classroom teachers--will provide useful ideas for content, strategies, and resources in this important curriculum area.

James E. Davis
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Social Science Education Consortium, Inc., and ERIC Clearinghouse for Social Studies/Social Science Education

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Introduction

The clock radio awakers you to news of the latest Middle East crisis. During the newscast you are exposed to four commercial announcements. On the way to school, you observe ten advertising signs on the bus and several billboards along the bus route. At school, the assistant principal announces the opening of the annual soup label drive. Upon your return home you open three direct-mail advertisements. A telephone solicitation urges you to take advantage of a home-insulation special. A half hour with the daily newspaper introduces you to 30 or 40 more ads. After settling down at the end of the evening for an hour or two of television, you are entertained at a cost of 20 more commercial announcements.

What does all this mean? It means that the private-enterprise economy is wooing your hard-earned dollars. The 210 million consumers in the United States spend $3 billion every day. Most of them probably would acknowledge that they do not always spend those dollars wisely.

The teenage market is important to many sellers. According to a recent estimate, more than 32 million people in the United States are between 14 and 21 years of age. High-school-age youth have more than $25 billion annually in earnings, gifts, allowances, and family loans to spend at their own discretion. A study by *Scholastic* magazine revealed that 17 percent of all U.S. teenagers had their own television sets, 18 percent owned tape recorders, 21 percent owned outboard motors, 68 percent had their own cameras, and 87 percent owned watches.[1] Besides making their own purchases, teenagers are thought to influence expenditures of at least $35 billion by adults.

All the decisions made by consumers influence others, and decisions are made primarily on the basis of personal values. Because values education, decision making, and development of rational thinking --all basic components of consumer education--are among the objectives

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[1]Cited in Arch W. Troelstrup, *The Consumer in American Society* (New York: McGraw-Hill, 1974), p. 9.

of social studies instruction, much of the content of the emerging discipline of consumer education is appropriate for a social studies curriculum.

Part 1 of this monograph briefly illustrates the kind of theoretical content the author believes is appropriate for a school consumer education program. Part 2 selectively appropriates concepts from the first part and offers suggestions for classroom activities. Finally, Part 3 describes sources contained in the ERIC collection--some useful for teaching and others for resource identification.

A Note on Testing

As the pressure for accountability continues to mount, school districts and state departments of education are either developing their own tests to measure consumer education or relying on the few nationally available instruments described below. Florida, for example, recently engaged a professional evaluation organization to prepare tests for students in grades five and eleven. Ohio includes sample test items in its consumer education curriculum guide.

One of the commercially produced tests designed for secondary students is *Test of Understanding in Personal Economics*, a 50-item test published in 1971 by the Joint Council on Economic Education (1212 Avenue of the Americas, New York, N.Y. 10036). The focus of this test is primarily on consumer economics; items related to consumer behavior and consumer protection are not included.

In 1976 a test aimed specifically at consumer education, *Test of Consumer Competencies*, was published by Scholastic Testing Service, Inc. (480 Meyer Road, Bensenville, Ill. 60106). Based on the *Guidelines for Consumer Education* published by the Illinois Office of Public Instruction, the latter test includes questions on many of the consumer concepts identified in this paper.

At this writing, few tests are available for use in elementary schools. However, the Duval County Consumer Education Project, now in its third year of development, has produced a series of consumer education tests for both elementary and secondary grades. Although these tests are still in the developmental stage, they will soon be

available on request. For more information write to Consumer Education Supervisor, ESEA Title IV-C, Consumer Education, JU Box 383, Jacksonville University, Jacksonville, Fla. 32211.

1. Education for Consumer Decision Making

I am a consumer. My wife, our two school-age children, and our dog are also consumers. Since I work under contract to a school district, we live on a fixed income. (Fortunately, I am also employed during the summer school session.) We have a mortgage on our house, we own a car in good working condition, and we are all in good health. Our particular style of living is comfortable but certainly not luxurious. Like most families, we make dozens of economic decisions every week. How can we derive the most benefit from those decisions? Is it important to be aware of the factors that influence us to make certain economic choices? How can we stretch our personal dollars while acting in the best economic interests of our larger society? What should we do, and what else do we need to know, to help our economic system become sounder and more productive?

Our family spends almost 95 percent of our yearly income. What difference do our dollars make to the American economic system? Although our family's dollar votes alone may not have much influence on business economic decisions, when our dollars are added to those of all other consumers, their influence is significant. Indeed, the aggregate dollar votes of all consumers determine the nation's economic condition. If each of us learns to make more-knowledgeable consumer decisions, the nation's economy will improve and most of us will be personally better off as a result.

Many consumers are also producers; they produce various goods and services for other consumers. In return for these products or services, they receive a share of the output they have produced; this share is called *income*, or wages.

Consumers also receive income in other ways. They may own property and receive rent, or they may receive dividends on corporate stocks. If they have savings, they earn interest income.

Some consumer income is received from government in the form of *transfer payments*. Social security payments and unemployment compensation are examples of such transfers. Both individuals and businesses return a share of their income to government--federal, state, and local.

From tax revenues, governments provide transfer payments to consumers who meet specified conditions (e.g., those who are retired or out of work).

The income consumers have left to spend after paying taxes is called *disposable personal income* by economists. Helping people understand the process through which this income is spent--the *consumption* process--is the goal of consumer education. In addition to understanding the economic system, it is important that consumers be aware of the factors that influence their personal economic behavior, the real costs related to spending and saving decisions, and the means available to help them protect their own interests in the marketplace.

Consumer Behavior

Psychology has long been included in the social studies curriculum, and the study of consumer behavior is derived in large part from psychology. Although consumer behavior is a young field, it has yielded concepts and generalizations that can help people better understand their own economic behavior and improve their decision-making strategies. However, it is important to keep in mind that generalizations about consumer behavior are tentative and subject to change.

All consumers are planners to some extent. They plan both major and minor purchases, although few of them plan small day-to-day purchases. When no planning has occurred, some items are said to have been purchased on impulse.

All consumer behavior is instigated by a specific *event*, which may be biological, psychological, or sociological. (Hunger is one example.) An event results in a perceived *need* to have something that is lacked. The psychologist A. H. Maslow suggested that there is a hierarchy of such needs; he ranked them, in descending order of importance, as follows: (1) physiological, (2) safety, (3) love and belongingness, (4) esteem or prestige, and (5) continued development of one's self.[2] Other psychologists have identified different categories of needs; for example, basic needs and learned needs.

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[2] Abraham H. Maslow, *Motivation and Personality*, 2nd ed. (New York: Harper and Row, 1970), pp. 35-51.

The psychological and economic concepts of need are similar but not identical. The economist defines needs as those things necessary for physical well-being. When an event creates a need, the result is a state of discomfort, or *tension*. When their needs are not satisfied people feel unsettled. When a sales appeal is directed to a person in such a state of unrest, it is more likely to be effective.

For example, one research study looked at the behavior of two groups of persons. One group had eaten breakfast and the other had not. When both groups shopped for food using a prepared list, the hungry group bought more items not on its list than the group that had eaten. (Moral: Don't shop for food on an empty stomach.)

All activities of a consumer are subject to environmental influences--the weather, the layout of a city, the comments of other people. A consumer may ask a colleague at work to recommend a good television repair person. Neighbors may exchange opinions about the latest style or skirt length. Teenagers may buy things in an attempt to win the approval of classmates. Being a member of a family often causes a consumer to make purchase decisions consistent with the values held by that family. Each of the influences mentioned is a *reference group*--a group to which a particular consumer belongs.

Consumers are also influenced by reference persons, or *role models*. A role model is perceived as possessing characteristics that a particular consumer would like to have. Motion picture and television performers and athletes are frequently chosen as role models by young people.

Social class is a significant reference group and thus an important determiner of consumer behavior. To the extent that people identify with a particular social class, they tend to display those aspects of consumer behavior that are associated with that class.

Our sensory perceptions also have a bearing on our consumer behavior, and advertisers are very much aware of how we receive messages through our senses. A four-color advertisement attracts more attention than a black-and-white ad and conveys more meaning. When advertising is repeated, it is more likely to have an impact on the decisions made by consumers.

Advertisers often use symbols in an attempt to promote a positive image of a product or service. A *symbol* is a concrete representation of an abstract idea. Colors possess symbolic meanings, as do certain words.

Finally, customer satisfaction has a bearing on consumer behavior. When consumers are satisfied with a product, they will buy it again. If enough consumers are unsatisfied with the range of products and services available, their collective complaints may bring about the desired changes.

Personal Economics

The decisions made by one consumer to spend or save are sometimes referred to as *personal economics*. A 1971 publication of the Joint Council on Economic Education defined personal economics as "a study of the individual's decision-making process and participation in economic life in the roles of worker, consumer, and citizen. Emphasis is placed on his activities of earning, spending, borrowing, saving, investing, and influencing collective decisions as a citizen of the economic community."

Since the resources available to most of us are insufficient to satisfy all our wants, one important aspect of personal economic decision making is *money management*. Good management requires careful planning, and probably the best tool for economic planning is a *budget*. By using a budget we can allocate our limited resources in a way that reflects our values, needs, and wants; furthermore, a budget helps us keep tabs on whether our expenses are exceeding our income and whether we are putting enough of our income into savings and investment.

One of the first personal economic decisions a person must make is how he or she will earn income. Although most people derive their incomes from work, some also receive income from the ownership of property and from transfer payments. Although there are significant differences in the amounts of income received by individuals and families, the real value of income is determined by the prices of goods and services.

When consumers cannot pay for the things they need or want out of their current income, they may save some income toward a future purchase or they may buy such items "on credit." Homes and automobiles usually fall into this category, and so, increasingly, do certain medical or dental services. When they purchase goods or services on credit, consumers are actually borrowing money. *Borrowing* can be defined as a mortgaging of future income. The cost of borrowing money, called *interest*, increases the real price of an item purchased on credit or on an installment plan.

There are many sources from which to borrow money--commercial banks, consumer loan companies, credit unions (for members), and savings and loan associations, to name a few. It is also possible to borrow against the equity in a life insurance policy, usually at an interest rate lower than that charged by any of the sources mentioned above. The "truth-in-lending law," formally called the Consumer Credit Protection Act, mandates that people who buy on credit or borrow money must be provided with such information as the monthly finance charge, the annual percentage rate of the finance charge, whether penalties are invoked for late payments, and the total amount that must be repaid.

Borrowing can be carried to excess, as Charles Dickens noted in *David Copperfield:* "Annual income twenty pounds, annual expenditure nineteen pounds six, result happiness. Annual income twenty pounds, annual expenditure twenty pounds ought and six, result misery."

Personal saving is whatever income is left over after consumer spending. The amount of money that consumers can save is influenced by their total income, the amount of money they already have in reserve, and their inclination to save. Other influences on saving are the social security system, pension plans, some forms of insurance, and prior commitments to repay debt. Saving simply means refraining from spending; spending is the actual use of resources. When consumers set aside dollars in savings accounts, these resources become available for others to borrow and use. Most of the cost of borrowing these resources is returned to the saver in the form of interest.

Personal investment--say, the purchase of stocks and bonds--is actually another form of saving. The resources obtained from the sale of stocks and bonds are spent on capital goods that can be used to increase production, on the construction of buildings, on the purchase of new manufacturing equipment, and on additions to inventories. When consumer saving is transformed into investment, the economic system is stimulated and total production is increased.

Every consumer decision has costs as well as benefits. *Costs* are the satisfactions given up in order to gain something else; they might also be called disadvantages. ***Benefits*** are the satisfactions received from whatever has been acquired. In the decision-making process, benefits and costs should be compared for each alternative. Usually, the best alternative is the one that minimizes costs and maximizes benefits. We call this the rule of *rational choice*. Sometimes costs exceed benefits for all alternatives. When this is the case, the best alternative is the one with the least cost.

Other factors need to be considered in the decision-making process. One is *quantity*--how much of a given benefit will satisfy us? How much time and money are we willing to spend for it? Another factor is *quality*. Each of us needs to consider our own values in developing strategies and standards for evaluating alternatives.

Time is an important factor in two ways. First, in making a spending decision we must decide whether something is needed now or can be postponed. Second, time has value in itself; we need to weigh the cost of the time we would spend doing something ourselves against the cost of paying someone else to do it for us.

Most decisions also involve *risk*. Our knowledge of the factors related to a decision is often incomplete, and there is always a chance that the benefits of a particular decision will be less than expected. A competent consumer will take into account the element of risk.

The Consumer in the Economic System

Consumers do not make decisions in a vacuum; they make them within the context of an economic system. Individual decisions to consume or save, when added together, have a significant impact on national

economic conditions, which in turn affect individual consumers. An increase in the interest rate paid to savers may motivate people not to spend and thus increase the money available for borrowing and investment. Lower interest rates may mean that the supply of money and credit is not adequate to meet the demands of investors. Knowledge of how the economic system operates is essential if consumers are to make wise decisions.

Scarcity--the term that describes the situation in which people's wants exceed the resources available to satisfy them--is a fundamental condition of all economic systems, including that of the United States. We are daily becoming more aware of the limited nature of most of the earth's resources, and very few of those resources--sunshine, air, spring water--are so abundant as to have no monetary value. Moreover, since costs are involved in using the sun's energy to heat or cool the air in our buildings, not even sunshine is really "free."

Our economic system is based on private property and individual initiative. However, neither of these is an absolute right; the needs of society at large take precedence over private ownership. For example, if a local government determines that the community as a whole would be best served by building a school on a given plot of land, the law of eminent domain may be invoked to force the owner of the land to sell the property at a reasonable market price. Along the same lines, individual initiative is restricted when a person attempting to teach in a public school is rejected for lack of certification. Within such limits, however, people are free to pursue their own self-interests in our economic system.

Coping successfully in the economic system depends on an understanding of several factors. One of these is the "law" of *supply and demand*. Consumers possess varying degrees of willingness and ability to purchase goods and services. However, it can be safely predicted that people will usually purchase more of a certain product at a low price than at a higher price. More people are able to buy a product when the price is low, and some buyers will realize the maximum profit from selling the most possible items at the lowest possible price.

It is also true that people who produce goods and services for sale possess varying degrees of willingness to sell. Usually, more of a certain commodity will be offered for sale at a high price than would have been offered at a lower price. One reason for this phenomenon is that producing more of a product often increases the per-unit production cost, in view of the common practice of paying employees a premium for working overtime or on a night shift.

The forces of supply and demand meet in the *market*. The price actually paid for a product offered for sale is called the *market-clearing price*. This price determines the quantity of a particular product that will be sold. If the asking price of a product is higher than the market clearing price, more of that product will be offered for sale than consumers will buy. When this happens, some sellers will accept lower prices for their products.

Consider the opposite situation: If more of a product is demanded at a given price than suppliers make available, there will be a shortage of the product at that price. What then is likely to happen to the price of that product? The price will rise, because some consumers will offer to pay more for the product. People who are old enough to remember World War II will recall federal price controls and the subsequent black market, when consumers paid premium prices (illegally) to obtain products available in limited amounts at controlled prices.

In a private-enterprise economy, another factor that influences the market-clearing price is the amount of competition among sellers. If there are many sellers, the price determined in the market will be high enough so that all of them will realize a normal rate of return on their investment. Competition is to a large extent self-regulatory: If some businesses cannot earn sufficient profit on their investment, they will leave the industry. If large profits are being made, new businesses will enter the industry; thus more goods will be offered for sale and the price will fall. Consumers have much to gain if a particular market is highly competitive.

When there are just a few sellers, an industry is called an *oligopoly*. This is an unfavorable situation for consumers because

they have a narrow range of products to choose from and they probably will have to pay high prices.

Some government and private organizations can provide consumers with knowledge about a particular market. As consumers gain more information about goods and services offered for sale, they are likely to force businesses to become more competitive in terms of quality and price. For example, if enough people refuse to pay $10 to seller A for an item that can be purchased elsewhere for $5, they will force seller A to either reduce the price of the item or carry a large inventory of unsold goods. Knowledge about specific markets, as well as knowledge about how the market operates as a whole, is a valuable aid to consumers.

Consumers also need to understand our system of money and credit, known as the *monetary system*. Money functions as both a means of exchange and a standard of value. By affixing monetary values to products and services, we are able to make price comparisons. Money has no value in itself; its worth is determined by the availability and prices of goods and services. Ideally, money should be abundant enough to ensure the availability of needed goods and services but not so abundant as to drive prices to infl[illegible]levels. The money supply in the United States is regulated by the Federal Reserve System. (The term *money supply* refers to the sum of cash in circulation plus money in checking accounts; the latter amounts to about 75 percent of the total.)

Government plays an important role in our economic system, since the federal government accounts for more than 30 percent of the nation's total expenditures. Federal spending influences levels of employment, production, and income.

Some federal spending is in the form of transfer payments to people who are not producing. People who cannot work or who have reached retirement age may receive social security payments, disability pensions, and other forms of transfer payments.

To stimulate the economy when unemployment is rising, the federal government can increase its level of spending. Increased spending is normally accompanied by government budget deficits, since tax revenue

may be falling at the same time. Federal tax revenue comes from many sources; the most important are personal and corporate income taxes. Our federal income tax system is *progressive*, which means that the share of our total dollars that we pay in taxes rises with our income. A progressive tax system is based on the assumption that people with larger incomes are able to give up a higher percentage of their incomes without experiencing hardship than those with smaller incomes. Since the system permits some taxpayers to legally avoid paying a portion of their presumed tax liability, many people believe that the federal income tax is probably not as equitable as it should be.

The Consumer in the Marketplace

Consumers often find themselves in an unequal contest with business in the marketplace; frequently, the producer has more influence and power. In recent years the passage of local and national legislation aimed at protecting the consumer has helped to balance the producer-consumer equation. This legislation is based on the idea that consumers have rights. In advocating that the federal government act to protect the rights of consumers, President John F. Kennedy alluded specifically to the right to safety, the right to be informed, the right to choose, and the right to be heard.[3]

In 1970 Mary Gardiner Jones, a member of the Federal Trade Commission, pointed out that consumers' rights need to be considered in advertising: advertisements should be free of lies and half-truths, and they should not imply that the purchase of a product will result in irrational or irrelevant benefits. She added that consumers are entitled to three things: (1) facts about goods and services, (2) satisfaction, and, if necessary, (3) satisfactory adjustment of complaints.[4]

The rise of consumer awareness is due to a number of factors. Advances in technology and marketing strategies have led to a vast

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[3] Message to Congress, March 15, 1962.

[4] Address to the Sixth Biennial Conference of the International Organization of Consumers Union at Baden-Vienna, Austria, on June 29, 1970.

expansion in the number and complexity of products available--and thus to an increase in the number of consumer grievances. As consumers become more experienced and better educated about the marketplace, they demand better performance, reliability, safety, and service as well as more complete and truthful packaging information. Personal awareness is likely to be transformed into political activism to the extent that producers are perceived as being remote, impersonal, and unresponsive.

Consumer action can be individual or collective. Boycotting and class-action suits are examples of collective action designed to affect pricing or business practices. Individual purchase decisions, in the aggregate, can lead to improvements in accountability, product sarety standards, and advertising and promotion regulations.

Government action to protect the consumer can occur at the federal, state, or local level and in the legislative, executive, or judicial branch. Legislative action has mandated standards in such areas as quality, labeling, licensing, credit, advertising, product dating, and unit pricing. Agencies have been created in the executive branch of government to handle consumer complaints and promote consumer issues. The judicial branch offers a final recourse for consumers whose complaints are still unresolved, and in many cases the courts rule in favor of consumers.

In addition to government action aimed at consumer protection--for example, the passage of the "truth-in-lending law" and the creation of the Consumer Product Safety Commission--many private businesses have increased their efforts to protect consumers. These efforts include improving procedures for handling complaints, instituting additional quality-control procedures, and providing detailed and accurate product information. However, some businesses have opposed federal legislation aimed at protecting the consumer.

Finally, consumers have a responsibility to protect themselves. They can do this by dealing only with well-established and reputable firms, becoming familiar with the laws that protect them, demanding their rights, and requesting legal assistance when necessary.

2. Suggestions for Teaching Consumer Education in Elementary and Secondary Schools

Many kinds of activities for learning about consumer topics have been developed by school district personnel and by curriculum staffs throughout the nation. Those described in this section are intended merely to suggest some of the possibilities. Although all the exemplary activities described here can be derived from the content developed in the first section, it is beyond the scope of this paper to provide a comprehensive list of activities. Each activity is linked to an objective; most require some type of instructional material that the teacher will need to provide.

Primary Grades

Grade One

Performance objective: Students will demonstrate a knowledge of the concepts *products* and *services*.

Concepts developed: Products (or goods) and services.

Instructional materials needed: Box containing such items as crayons, books, milk cartons, paintbrushes, paper napkins, shoes.

Activities: Ask the class what kinds of things people spend money for. List both products and services on the chalkboard. Emphasize that people spend money for items in both categories.

Define *products*. (The explanation that follows is adequate, or variations can be used.) "Things people buy are called *products*. Products are things that we can touch and feel. Today we will talk about some kinds of products. Remember that products are things we buy and use."

Define *services* as "jobs other people do for us."

Remove the items from the box one at a time and ask the class to identify each item. Pass each example of a product to the students, making sure that all children have the opportunity to hold each item. Emphasize that all the articles in the box are products.

Identify objects in the classroom that are products. Ask students to name some products they or their parents own and products they have seen in stores. Develop the concept of *services* by having children identify producers of services in the school (teacher, principal, nurse, custodian, librarian).

Grade Two

Performance objective: Given a definition of *scarcity* ("Wants are greater than resources") and seven situations, students will correctly identify five examples of scarcity.

Concept developed: Scarcity.

Activities: Describe the following hypothetical situations--(1) three children, two pencils; (2) three children, four boxes of crayons (not an example); (3) two children, one bicycle; (4) five children, three books; (5) seven children, five prizes; (6) one child, two toys (not an example); (7) one child, no breakfast cereal. Discuss whether each resource is scarce in each situation.

Cut a doughnut or pastry into several pieces and give it to one of the children. Before the child can eat it, announce that it must be shared with another child, then two more, then four more, and finally everyone in the class. At this point it will be obvious to the children that there are not enough pieces of pastry to go around. Introduce the term *scarcity* and discuss its meaning. Children should come to the conclusion that wants are often greater than available resources.

Grade Three

Performance objective: Students will identify some consumer problems and their causes.

Concept developed: Consumer dissatisfaction (problems).

Instructional materials needed: Story, "Susan's Unhappy Halloween."

Activities: Write *consumer* on the chalkboard and explain that a consumer is someone who buys something or uses something that has been purchased.

Read the following introduction to the story:

Consumers sometimes buy things that do not work or break easily. Susan is a consumer. She is also a third-grader. Her teacher has planned a Halloween party for all the students in Susan's class. I am going to read you a story about Susan, about Halloween, and about some things which made Susan and the class unhappy. As you listen to the story, try to find some reasons why Susan's Halloween was not happy.

Read the story to the class:

On the day before Halloween Ms. Jones, a third-grade teacher, told her class, "Tomorrow we are going to have a Halloween party. Susan's mother said she would take her to the store to get some things for our party." Ms. Jones gave Susan some money from the class treasury, money the third grade had earned in a class project.

On Halloween day, just before school was out, Ms. Jones announced that the party was beginning. Susan took out a bag of balloons she had purchased and the class members tried to blow them up, but none of them would hold air. All the balloons had little holes in them. Then Susan opened a bag of apples so the class could bob for apples, but most of them were rotten and there were not enough good ones to play the game. Susan had saved one surprise for last--candy for everybody. The label on the bag said it contained 35 pieces, but when she opened the bag and started passing out the candy, she found that there were not enough pieces to go around even though there were only 30 children in the class. So five children didn't get any candy. Susan and her classmates were very unhappy. Their Halloween party was spoiled.

After reading the story, lead a class discussion about it.

Write the word *problem* on the chalkboard. Explain that a problem is something that can make us unhappy unless we do something about it. Remind the students of the meaning of *consumer*. Define *consumer problem* as unhappiness with something we have bought or used. Point out that the people who made or sold the product are not always to blame--sometimes the consumer has used the product carelessly or incorrectly. Offer the example of a child whose toy is broken because it was improperly handled or deliberately damaged.

Intermediate Grades

Grade Four

Performance objective: Students will recognize that prices rise when demand exceeds supply.

Concepts developed: Demand, supply, price.

Instructional materials needed: Items for auction, cardboard coins or some form of play money.

Activities: Distribute a row of five or more cardboard coins to each child. If you wish, you can give some children more coins than others.

Display the auction items. Name them and list them on the chalkboard. Some kinds of items you might use are comic books, necklaces, erasers, rulers, rings, and toy trucks. Assemble between two and ten items of each kind.

Tell the students that they may spend all of their coins but no more than they have received. Explain that each item will be sold to the person who is willing to pay the highest price. Relate the auction items to the concept of *supply* and the class members' offers to the concept of *demand*.

Begin the auction by picking one of the kinds of items and saying, "Here I have six rings. How many people would like one of these rings free?" (Note the number on the chalkboard.) "How many would pay one coin?" (Note the number.) "Two coins?" (Note the number.) Proceed until there are fewer bidders left than supply of rings, then sell the rings to the highest bidders. Use the same procedure for the other items.

Your class may arrive at higher prices for some items than for others. Should this occur, bring out the idea that the scarcity of one item compared to that of another item may cause higher prices. The relative desirability of an item is another cause of high prices.

Vary the technique occasionally by beginning with a high price ("How many people will pay 13 coins for this?") and moving down. After you sell all the items in a category at the established price, offer them for sale again and determine whether more students will buy them at a lower price. The market price for each category of items is arrived at when the number of items exceeds the number of bidders.

Discuss the auction. Explain why, when demand exceeds supply, prices rise. Help the children see that prices fall when supply is greater than demand.

Grade Five

Performance objective: Students will identify situations and/or people that influence consumer decisions.

Concepts developed: Budget, environmental influences.

Activities: Have students prepare a budget for the Boles family from the information provided below:

> The Boles family earns $800 a month. Their rent is $250 a month, and $90 a month goes for other monthly loan payments. They spend $100 a month on food. They would like to buy a new car; after checking, they find that the monthly payments for the car would be $100.

After each child has prepared a budget accounting for $800 monthly, ask the class what factors might have influenced some of the family's budget decisions. Here are some questions you might ask:

1. Why do the Boles spend $250 on rent instead of $150?
2. What might influence their decision to spend only $100 for food in a month?
3. Do you think the Boles should buy a new car now?
4. For what else might the Boles family need money? Make a guess as to how much each additional item would cost per month.
5. How much money would be left each month if the Boles decided to buy the new car? Would there be enough money left to buy car insurance and gasoline?
6. How much money would be left each month if they did not buy the new car?
7. If the Boles did not buy a new car, how could they take care of their transportation needs?

Grade Six

Performance objective: Given an explanation of *human resources*, students will identify their strengths and skills (human resources) and tell how those skills are useful in a social or economic system.

Concepts developed: Human resources, specialization, interdependence.

Activities: Tell the class that some members will be picked for a group that will colonize the planet Venus. Specify that class

members who are interested must fill out applications. (You will need to prepare and duplicate an application form that will identify skills and other qualifications.)

After completing these applications, ask the children to group themselves according to their particular strengths and skills in order to determine who will perform certain tasks in setting up the colony. Ask the students to write essays assessing whether colonization could be successful if some of the necessary skills were lacking.

Conduct a follow-up discussion focusing on the idea that people working together can help meet each other's needs through combining their strengths and skills--or, in other words, that people are interdependent.

Junior High School

Exercise One

Performance objective: Students will recognize that government collects taxes on income, property, and sales in order to pay its expenses.

Concepts developed: Taxes, income, property, sales.

Activities: Prepare and duplicate a fill-in test similar to the one provided here.

Find the term in the list below that best fits each space in the statements that follow. You may use a term more than once.

corporate income	property
estate	sales
personal income	tariff
withholding	gasoline

1. Ms. Jones purchased fuel for her car at the corner service station. On this purchase, she may have paid both _____ tax and _____ tax.

2. Mr. Smart owns a farm. He has a house, a barn, and a shed, along with 40 acres of land. He must pay _____ taxes on his farm.

3. Ruth earns $150 a week, but she gets only $104 in her paycheck. Part of the reason why she gets less money to spend is _____.

4. Sam's Skateboard Factory, Inc., must pay _____ taxes on its profits.

5. When old Mr. Brown died, _____ tax had to be paid on the property he owned.

6. The money kept out of Ruth's earnings, called *withholding*, helps pay her _____ tax.

7. Mr. Smart decided to buy a small truck for his farm. Because the one he chose was made in Japan, he will have to pay a _____, which is added to the price of the truck.

8. Jerry bought a package of notebook paper. The price was 49 cents, but he actually paid 51 cents. The extra 2 cents was for _____ tax.

After completing the exercise, discuss each of the items. Talk about some of the ways in which the various taxes are used (spent) by governments.

Exercise Two

Performance objective: Given data about store prices in a given area, students will compare the prices charged by different stores for the same products.

Concepts developed: Comparative prices, supply, demand.

Activities: Have students use the data presented in the accompanying Comparative Shopping List to make a bar graph for selected products. Duplicate the graph so that each student has a copy. Ask students to use the graph, the shopping list, and their imaginations to answer the following questions:

1. Which product has the smallest price differences between stores? Which has the largest differences?

2. Which supermarket offers the best price for peanut butter?

3. Why do you think one store charges more than another for the same product?

4. What evidence can you cite to support the hypothesis that stores offer lower prices on some items to attract customers?

5. Which item listed is most likely to vary in price within the shortest period of time?

6. If you were the owner of Sam's Super Market, what would you do to try to attract more customers?

Comparative Shopping List

Item, brand, and size	Sooper-Dooper Market	Sam's Super Market	Quality Market
Pork and beans (Piggily), 1-lb. can	$ .39	$ .40	$ .30
Tomato soup (Black's), 14.5-oz. can	.19	.21	.20
Tuna (Charlie's), 7-oz. can	.53	.56	.51
Ground chuck, 1 lb.	.99	.99	.95
Peanut butter (Crunchie), 18-oz. jar	.63	.67	.65
Milk (Elsie's), .5 gal.	.83	.87	.85
Soda (Burp), 12-oz. can	8/$1.08	8/$1.44	8/$1.20
Gelatin dessert (Floppy), 3-oz. box	2/.39	2/.41	2/.32
Bread (Baker's), 1-lb. loaf	.34	.39	.29
Strawberry jam (Stickee), 8-oz. jar	.95	.89	.93

Ask students to compile comparative shopping lists showing the prices of two or more similar products (for example, coffee, yogurt, ice cream, pickles) at their neighborhood markets. Using all the students' lists, graph out the prices of the same products at different stores. Ask students to select the store that generally gives consumers the most for their money, and discuss reasons why some people choose to do their shopping elsewhere.

Senior High School

Exercise One

Performance objective: Students will identify examples of economic concepts from newspaper articles.

Concepts developed: Scarcity, resources, wants, opportunity cost.

Instructional materials needed: A classroom set of newspapers.

Distribute newspapers to individual students or pairs of students and ask students to write their names on their newspapers. Tell students to look carefully through the papers for articles that have some relationship to one or more of four economic terms or concepts you have previously introduced: *scarcity*, *wants*, *resources*, and *opportunity cost*. You may substitute other terms if these are not appropriate. Ask the students to bracket those articles or portions of articles that deal with one or more of these concepts and indicate in the margin which concepts are involved. After they have read an article, students should be able to explain how a particular event affected one of these concepts--for example, why the "capping" of wells causes gas to be scarce.

Allow approximately 15 minutes at the end of the class period for students to read aloud the bracketed material. This exercise may be repeated for other topics of specific consumer interest--e.g., rises in prices or interest rates or the recall of products by manufacturers.

Exercise Two

Performance objective: Students will identify factors that influence their consumer behavior.

Concept developed: Environmental influences on the consumer.

Activities: Have the students read some material on consumer behavior in preparation for a class discussion on what influences people to buy (see Selected References, page 34). The discussion should deal with the following questions:

1. Why do people shop in a particular store? (Sample answers: convenience, prestige, friendliness of salespersons, attractive store layout.)

2. Do different types of consumers have different motivations for making purchases? For example, are the motivations of teenagers different from those of older persons? Why? Does social class make a difference in purchasing patterns? How does your peer group influence you? Do ethnic or cultural characteristics affect purchasing patterns? (For example, special foods or holidays might affect people's purchasing decisions.)

3. How do advertisers take advantage of the factors mentioned? Cite examples.

4. Are people influenced to buy certain things because other people whom they admire supposedly buy them?

Ask students to keep track of their purchases during a given week and then turn in a written analysis of the factors that motivated their buying decisions.

3. Consumer Education Resources in the ERIC System

The ERIC (Educational Resources Information Center) system contains a large number of resources for incorporating consumer education into social studies/social science education. This section is devoted to brief descriptions of selected ERIC entries, along with the clearinghouse accession number for each citation. A more-comprehensive list of references can be compiled from the ERIC index, *Research in Education*.

To obtain a copy of a journal article listed in this section (indicated by an EJ number preceding the entry), inquire at your local library or contact the journal's main office.

Other documents (indicated by ED numbers) are available from the ERIC Document Reproduction Service (EDRS). Microfiche (MF) or hard copies (HC) of these documents can be obtained from EDRS, Computer Microfilm International Corporation (P.O. Box 190, Arlington, Va. 22210). All orders must refer to the ED number and must be accompanied by prepayment, including postage. Fourth-class postage for the first 75 MF or HC pages is $0.30; each additional 75 MF or HC pages costs $0.11. (One MF contains 97 document pages.) For documents not available from EDRS, the ordering address is included.

If there is an ERIC microfiche collection in a nearby university library or resource center, you might prefer to look over specific documents there before (or instead of) ordering from EDRS. To obtain a list of the locations of ERIC microfiche collections, write to User Services Program, ERIC/ChESS (855 Broadway, Boulder, Colo. 80302).

In addition to the resources in ERIC, there are numerous textbooks and commercially published instructional materials in economic and consumer education. A brief list of selected references from other sources follows this section. All the resources listed are applicable to consumer education in a social studies curriculum, although some are more directly relevant than others. In addition to learning activities, they contain many other kinds of resources that can be used in effectively teaching consumer education in the social studies or elementary-school classroom.

Learning Activities

EJ 145 506. Painter, Richard A. "Paper Airplanes: A Classroom Activity." *Journal of Geography* 75, no. 7 (October 1976), pp. 427-430. Concepts developed: production, market.

This article describes a learning experience for upper-elementary or junior high students. The suggested activities focus on the manufacture, transportation, and marketing of a product for consumers--specifically, converting raw material (paper) to a finished product (paper airplanes) and selling it.

EJ 140 087. Bruni, James V., and Helene Silverman. "Let's Do It: Introducing Consumer Education." *Arithmetic Teacher* 23, no. 5 (May 1976), pp. 324-331. Concept developed: money.

The authors present a series of games designed to give children practice in making change and operating with money.

EJ 135 209. Brodbelt, Samuel. "Prerequisite for a Consumer: An Inspection of Advertising in the Classroom." *Social Studies* 67, no. 2 (March-April 1976), pp. 76-79. Concept developed: advertising.

This article describes several classroom activities for examining the persuasive techniques used in consumer advertising.

EJ 113 352. Little, Timothy. "A Simulation to Launch a Study of Law and Consumerism." *Social Education* 39, no. 3 (March 1975), pp. 159-162. Concepts developed: advertising, government regulation.

A simulation game, Truth in Advertising, is presented to provide upper-elementary students with a frame of reference for assessing practices in advertising and in the marketplace.

ED 118 428. *Social Studies Resource Supplement to the Consumer Education Curriculum Guide for Ohio.* Columbus: Division of Vocational Education, Ohio State Department of Education, 1971. EDRS price: MF $0.83, HC $6.01 plus postage (103 pp.). Concepts developed: business cycles, economic stability.

The goal of this consumer education teaching guide is to actively involve students in analyzing the customs, traditions, and institutions society has organized to preserve economic stability. Designed for the use of social studies teachers, the units are devoted to (1) the economic system, (2) income procurement, (3) consumer behavior determinants, (4) consumer alternatives, (5) roles, rights, and responsibilities, and (6) community resources. Specific topics, objectives, activities, and resource materials are suggested for each unit.

ED 117 024. O'Neill, James B. *The Market System: Does It Work?* Teacher's Edition. Princeton: Educational Services Bureau, Dow Jones and Co., 1975. **Price: MF $0.83 plus postage, HC $2.95 (HC not** available from EDRS; order from publisher: P.O. Box 300, Princeton, N.J. 08540). Concepts developed: market, supply, demand, profit, competition.

Developed as a guide for high school teachers, these materials are designed to help students understand the United States economic system. This teaching guide presents objectives, concepts, procedures, and evaluation for using the accompanying student materials. The earliest lessons deal with basic concepts; later lessons introduce variations and complexities. Chapter titles correspond to the student version of the materials.

ED 104 778. Roman, Annette. *Green Power: Wants and Needs.* Grade 2, Unit 3, Focus on Inner City Social Studies series. Youngstown, Ohio: Board of Education, 1971. EDRS price: MF $0.83, HC $2.06 plus postage (38 pp.). Concepts developed: wants, choices, income, consumption.

Consumer education and the difference between wants and needs is the focus of the third unit of this second-grade program. The suggested activities focus on five topics: (1) sources of income, (2) how to know what to buy, (3) how people develop wants, (4) how to decide what to buy, and (5) how to get more for less. The unit also discusses advertising, business and manufacturing, making choices, and students as consumers. The aim of the program is to help students become aware of pressures on the consumer. Supplementary student and teacher resources are suggested.

ED 099 297. Cardone, Kenneth, and Mary Paine. *Consumerism and the Decision Making Process.* Brockton, Mass.: Project QUEST (Quality Urban Environmental Study Training), 1974. EDRS price: MF $0.83, HC $1.67 plus postage (23 pp.). Note: Transparencies and slides mentioned in this document are not available from EDRS. Concepts developed: advertising, satisfying wants.

These activities for grades four through nine are designed to acquaint students with consumer and economic problems, particularly those related to personal spending patterns and the methods used in advertising. The guide opens with a vocabulary list, then presents five hypothetical situations that simulate the decisions involved in spending money wisely. The next section describes seven forms of propaganda and suggests 25 related projects. Finally, three consumer games for the classroom are suggested.

ED 086 597. *Consumption Economy*. Grade 10, Resource Unit 6, Project Social Studies. Minneapolis: Project Social Studies Curriculum Center, University of Minnesota, 1968. EDRS price: MF $0.83, HC $12.71 plus postage (231 pp.). Concept developed: business cycles.

This ten[illegible]n-grade unit is the sixth and last unit developed by the University of Minnesota's Project Social Studies on continuity and change in American civilization. The unit is primarily devoted to the development of the consumption economy and its social implications. Major attention is given to the depression of the 1930s and to the causes of business fluctuations. Current American values are compared to those of the colonial era. The course is designed to teach attitudes and inquiry skills as well as generalizations and concepts.

ED 053 045. Stoltman, Joseph, and Everett T. Keach, Jr. *The Gold Mining Camp: A Simulation Game*. Athens, Ga.: Research and Development Center in Educational Stimulation, University of Georgia, 1970. EDRS price: MF $0.83, HC $1.67 plus postage (15 pp.). Concepts developed: supply, demand, barter, goods, services.

This economics simulation game complements the third-grade gold mining unit developed by Project Social Studies at the University of Minnesota. The simulation is designed for three purposes: (1) to reinforce the learning which occurs in the gold mining camp unit, (2) to involve eight-year-olds in the process of solving simulated economic problems, and (3) to evaluate whether eight-year-olds can effectively engage in simulation activities of this nature. A lexicon of terms and major concepts is provided for the teacher. Also included are (1) behavioral objectives, (2) activity planning instructions, (3) student and teacher game roles, (4) rules and instructions for playing, and (5) evaluation tips.

Resources for Teachers

EJ 091 896. Schoenfeld, David, and Anita Kanis Schwartz. "Integrating Consumerism into the Social Studies Program." *Social Studies Review* 13, no. 2 (Winter 1974), pp. 9-16.

Consumer education programs for levels K-12 are briefly discussed in this article, along with a variety of methods for introducing students to consumer education. A bibliography of multimedia resource materials is provided.

EJ 067 755. Rader, William D. "Working with Young Consumers in the Classroom." *Instructor* 82, no. 2 (October 1972), pp. 55-59.

This article suggests strategies for achieving the basic and traditional aim of consumer education--to help people learn to shop wisely and make the best use of their incomes.

ED 130 949. Vickers, Carole A. *A Guide to Free and Inexpensive Consumer Education Resources*. Huntington, W.Va.: Department of Home Economics, Marshall University, 1976. EDRS price: MF $0.83, HC $18.07 plus postage (330 pp.).

This annotated bibliography of sources of free or inexpensive consumer education materials for both children and adults lists 149 publications dealing with consumer education materials; 77 articles in periodicals published in the 1970s; 53 audiovisual or multimedia kits; 145 books about consumer affairs and consumer education; 46 curriculum guides; 13 games and simulations; 26 programmed instruction units; and 45 teaching units, lesson plans, and modules. The 20 subject categories are (1) clothing and soft goods, (2) the consumer and community education, (3) credit, (4) the consumer in the economy, (5) energy conservation, (6) food, (7) furniture and appliances, (8) equipment, (9) health, (10) housing, (11) information, organization, and education, (12) insurance, (13) investment and savings, (14) leisure, (15) the consumer in the marketplace, (16) money and banking, (17) money management, (18) consumer protection, (19) services, and (20) transportation. The materials listed range from booklets showing homeowners how to design and arrange a kitchen to games for high school students that teach the dangers of drug abuse. Resources are listed by both type and subject matter. Addresses of publishers are provided at the beginning of the guide.

ED 123 346. *Madison Model for Personal Finance*. Portland, Ore.: Portland Public Schools, n.d. EDRS price: MF $0.83, HC $4.67 plus postage (77 pp.).

A unit plan for a course in consumer education required for graduation from Portland (Oregon) schools is presented in this document. This course, called Personal Finance, covers two semesters and spans mathematics, social studies, and home-economics content. Ten subject areas are covered: (1) money management, (2) spending, saving, and investing, (3) credit, (4) advertising, (5) small purchases, (6) insurance, (7) large purchases, (8) the consumer and the law, (9) future alternatives, and (10) math tools.

ED 121 678. Illinois Council on Economic Education. *Innovative Classroom Techniques for Teaching Personal Economics: A Summary of Winning Entries in the 1973-74 Personal Economics Competence Awards Program*. Chicago: Montgomery Ward and Co., 1974. Price: MF $0.83, HC $1.00 (HC not available from EDRS, order from Consumer Information Services, 20-N, P.O. Box 8339, Chicago, Ill. 60680).

The purpose of this awards program, sponsored by Montgomery Ward, is to initiate a merger between economics and education by sharing innovative methods for teaching personal economics with all Illinois teachers. The winning entries (judged on the basis of creativity, transferability, and relevancy) cover many disciplines and grade levels from kindergarten through twelve. Each unit summary contains an introduction, a listing of objectives, a description of classroom activities, and suggestions for evaluating the unit.

ED 118 995. *Concepts, Topics and Objectives for Consumer Education, K-Adult.* Davis, Calif.: Department of Applied Behavioral Sciences, University of California at Davis, 1974. EDRS price: MF $0.83, HC $11.37 plus postage (207 pp.).

This research project identifies ideas, topics, and concepts appropriate to an interdisciplinary plan for consumer education and assigns sequence program objectives to each of them. Starting from the assumption that the overall goal for consumer education is "to help the individual achieve a satisfying life style by developing an understanding of the economic system to enable each to make skillful, constructive consumer decisions," it is organized around seven subgoals: (1) the American economic system, (2) the use of money, (3) goods and services, (4) influences on producers and consumers, (5) credit, (6) rights and responsibilities, and (7) values and life styles. Concept and topic objectives are classified according to level of education (elementary, secondary, or adult) and, further, by grade level.

ED 118 980. *Consumer Education in Lincoln High School.* Mount Vernon, N.Y.: Consumers Union, 1965. Reprinted from *Consumer Reports,* February, 1976. EDRS price: MF $0.83, HC $3.50 plus postage (75 pp.).

This booklet, prepared by faculty members at Lincoln High School, presents case studies of how the school's consumer education program has been integrated into the departments of business education, English, home economics, industrial arts, mathematics, science, and social studies. It also deals with consumer education in the context of youth needs, school scheduling and responsibilities, curriculum development, and program evaluation.

ED 118 815. *Consumerism: Life-Centered Curriculum Program.* Syracuse, N.Y.: Syracuse City School District, 1974. EDRS price: MF $0.83, HC $8.69 plus postage (168 pp.).

This intermediate elementary-level curriculum guide is designed to help students define their own value systems, develop improved decision-making procedures, evaluate alternatives in the marketplace, and understand their consumer rights and responsibilities. The guide contains five sections, each related to a major objective: (1) to develop an understanding of the term *consumerism,* (2) to provide self-evaluation of consumer experiences, (3) to understand the historical developments that led to the consumer movement, (4) to understand consumer rights and responsibilities, and (5) to recognize consumer abuse and learn the process of registering complaints. Some of the topics covered are freshness codes, advertisements, recycling, container information, installment buying, consumer protection laws, guarantees, and contracts. A behavior inventory and simulation activities are provided.

ED 117 503. Bahr, Gladys. *A to Z Teaching Activities for Consumer Education*. EDRS price: MF $0.83, HC $2.06 plus postage (38 pp.).

In this booklet, one word for each letter of the alphabet was used to develop a learning activity for teaching consumer concepts at the high-school level. Other words for each letter are listed which may suggest additional activities. Ten of the sheets are designed to be duplicated for student use. The others contain specific suggestions directed to teachers for classroom activities or improvement and enrichment of instruction. The activities and suggestions span a wide range of subject areas, including language arts, mathematics, and social studies. Although most of the activities are described in one-page presentations, the "R" section is an 11-page section of resource units on three sample topics: energy, auto repair, and inflation.

ED 098 590. Lukens, Chris. *Using Your Daily Newspaper to Teach Social Studies from the Ads*. Honolulu: Hawaii Newspaper Agency, 1968. EDRS price: MF $0.83, HC $1.67 plus postage (16 pp.).

One of a series, this teaching guide offers ideas for using newspaper advertisements to teach social studies. The suggestions offered include studying tour and travel items and locating places on the map, using restaurant advertisements to increase cultural awareness and examine social differences, and selecting economical purchases from product advertisements.

ED 086 589. *Changing Times Teacher's Journal*. Price: $2.65 each for ten or more annual subscriptions (not available from EDRS; order from Changing Times Education Service, 1729 H Street, N.W., Washington, D.C. 20006).

This newsletter, published monthly from September through May in conjunction with the consumer magazine *Changing Times*, keeps teachers informed about new learning resources in consumer education as well as the latest projects and developments in the field. For example, the lead article in the September 1973 issue, which carries this ERIC document number, is about developing valuing skills in consumer economics. The balance of the newsletter consists of learning activities based on three articles in that month's issue of *Changing Times*: "The Big-Name Credit Cards and How They Compare," "How to Pay Those College Bills," and "Buying Beef by the Side." Suggestions for introducing each topic, sample questions for stimulating classroom discussion, and review exercises are provided for each activity. Transparency materials to be used with the first two activities are also provided.

ED 055 931. Senn, Peter R., and Joanne L. Binkley. *Consumer Education: Questions and Resources*. Boulder, Colo.: ERIC Clearinghouse for Social Studies/Social Science Education and Social Science Education Consortium, 1971. EDRS price: MF $0.83, HC $1.67 plus postage (17 pp.).

The first part of this resource guide raises 15 questions about how consumer education should be taught as part of a social studies curriculum and suggests answers and approaches. The second part describes sources of information and materials for curriculum planning and consumer guidance.

ED 052 101. *Teaching Personal Economics in the Social Studies Curriculum.* New York: Joint Council on Economic Education, 1971. Price: $2.50 (not available from EDRS; order from publisher: 1212 Avenue of the Americas, New York, N.Y. 10036).

This guide, developed for use at the secondary level, has five goals: (1) to define the nature and scope of personal economics, indicating specifically six major forms of economic activity; (2) to identify basic ideas and concepts within each of these six categories; (3) to describe the process of personal economic decision making and provide a "personal economics grid" that relates the major areas of personal economic activity to the decision-making process and to the economy as a whole; and (5) to suggest methods of teaching personal economic understanding and provide specific curriculum applications. The curriculum areas emphasized are civics/government, American and world history, and economics.

Part 2 of this guide defines the structure, ideas, and concepts of personal economics; examines an analytical framework for translating these components into viable study units; and offers suggestions for incorporating personal economic content into the three subject areas mentioned above. Sample teaching units are included.

ED 049 997. Helburn, Suzanne Wiggins. *Preparing to Teach Economics: Sources and Approaches.* No. 2, Interpretive Series. Boulder, Colo.: ERIC Clearinghouse for Social Studies/Social Science Education and Social Science Education Consortium, 1971. EDRS price: MF $0.83, HC $2.06 plus postage (27 pp.).

This is a tip sheet for teachers who ask ERIC/ChESS for help in setting up a high school course in economics. It provides six kinds of help: (1) a brief overview of economics, (2) suggestions for fitting economics into the high school curriculum, (3) references to other resources that offer good introductions to economics (4) suggestions for organizing a textbook-oriented course, (5) a list of agencies to contact for help or useful student materials, and (6) a short bibliography of reference and library materials.

ED 046 822. *Suggested Guidelines for Consumer Education, Grades K through 12.* Washington: President's Committee on Consumer Interests, 1970. Price: MF $0.83 plus postage, HC $0.65 (HC not available from EDRS; order from Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402).

This curriculum guide, in addition to offering a brief rationale and introduction to consumer education, presents specific suggestions for initiating and developing an individual program. Consideration is

given to establishing instructional objectives and creating the necessary climate for teaching and learning. Four broad, interrelated topics with introductory concepts are suggested: (1) the consumer as an individual, (2) the consumer as a member of society, (3) the consumer's alternatives in the marketplace, and (4) the consumer's rights and responsibilities. Each topic area includes learning activities categorized by grade level (K-3, 4-6, 7-9, and 10-12).

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